

Form 185 – ntc13plnafte

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 19-13417-CMG  
Chapter: 13  
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Karen L Waldorf  
22 Magnolia Court  
Piscataway, NJ 08854

Social Security No.:  
xxx-xx-6581

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on February 18, 2020.

On January 15, 2021 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Christine M. Gravelle on:

Date: February 17, 2021  
Time: 10:00 AM  
Location: Courtroom 3, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: January 19, 2021

JAN: wdr

Jeanne Naughton  
Clerk

In re:  
Karen L Waldorf  
Debtor

Case No. 19-13417-CMG  
Chapter 13

District/off: 0312-3  
Date Rcvd: Jan 19, 2021

User: admin  
Form ID: 185

Page 1 of 3  
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 21, 2021:**

Recip ID	Recipient Name and Address
db	+ Karen L Waldorf, 22 Magnolia Court, Piscataway, NJ 08854-2299
cr	+ Stark & Stark, P.C., 993 Lenox Drive, Building 2, Lawrenceville, NJ 08648-2316
lm	+ Wells Fargo Bank, N.A., P.O. Box 10335, Des Moines, IA 50306-0335
518156983	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518036644	+ Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
518036645	+ Bank Of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
518173962	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518036647	+ Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518204870	+ Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493
518036648	+ Costco Go Anywhere Citicard, Citicorp Credit Services/Centralized Ban, Po Box 790040, St. Louis, MO 63179-0040
518395192	+ Eric Waldorf, Law Office of Scott J Goldstein, LLC, 280 West Main Street, Denville, NJ 07834-1233
518066259	+ Hunterdon Medical Center, 2100 Wescott Dr, Flemington, NJ 08822-4604
518064960	+ Plantation Resort, 1250 Highway 17 North, Myrtle Beach, SC 29575-6006
518036652	+ Stark & Stark, 993 Lenox Dr Building 2, Lawrence Township, NJ 08648-2316
518197828	+ Stark & Stark, P.C., Attn: Thomas S. Onder, Esq., 993 Lenox Drive, Bldg. 2, Lawrenceville, NJ 08648-2316
518064190	+ TD Bank N.A., Richard J Tracy III, Esq., 30 Montgomery Street, Suite 1205, Jersey City, NJ 07302-3835
518062898	+ TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507
518036655	++ TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 address filed with court:, Toyota Motor Credit, PO Box 8026, Cedar Rapids, IA 52408
518103876	+ Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518142244	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, St Louis, MO 63166-0108
518036649	++ US BANK, PO BOX 5229, CINCINNATI OH 45201-5229 address filed with court:, Elan Financial Service, Attn: Bankruptcy, 4801 Frederica Street, Owensboro, KY 42301
518036657	++ WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001 address filed with court:, Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429, Greenville, SC 29606
518214014	Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700
518213983	Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700
518144272	Wells Fargo Bank, N.A., Attn: Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700
518135930	+ Wells Fargo Bank, N.A., Small Business Lending Division, P.O. Box 29482, Phoenix AZ 85038-9482
518036658	+ Wells Fargo Hm Mortgag, Po Box 10335, Des Moines, IA 50306-0335

TOTAL: 27

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 19 2021 23:27:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jan 19 2021 23:27:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518036646	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jan 19 2021 23:57:25	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

District/off: 0312-3

User: admin

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Date Rcvd: Jan 19, 2021

Form ID: 185

Total Noticed: 43

518173187	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Jan 19 2021 23:58:04	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518579179	Email/PDF: resurgentbknotifications@resurgent.com	Jan 19 2021 23:55:21	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
518579178	Email/PDF: resurgentbknotifications@resurgent.com	Jan 19 2021 23:55:20	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
518200462	Email/PDF: resurgentbknotifications@resurgent.com	Jan 19 2021 23:55:22	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518710246	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 19 2021 23:55:06	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518710247	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 19 2021 23:56:24	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518199889	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 19 2021 23:55:06	Portfolio Recovery Associates, LLC, c/o Amazon.com Store Card, POB 41067, Norfolk VA 23541
518036651	+ Email/Text: Bankruptcy@pinnaclefcu.com	Jan 19 2021 23:26:00	Pinnacle Fed Cr Un, 135 Raritan Center Pkwy, Edison, NJ 08837-3645
518216992	+ Email/Text: bncmail@w-legal.com	Jan 19 2021 23:27:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
518539337	+ Email/PDF: gecsed@recoverycorp.com	Jan 19 2021 23:54:42	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
518039643	+ Email/PDF: gecsed@recoverycorp.com	Jan 19 2021 23:56:01	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518036653	+ Email/PDF: gecsed@recoverycorp.com	Jan 19 2021 23:57:15	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518036654	Email/Text: bankruptcy@td.com	Jan 19 2021 23:27:00	TD Bank, N.A., 32 Chestnut Street, Po Box 1377, Lewiston, ME 04243

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518036650		Financial Resources Fc
518189381	*+	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518036656	*P++	US BANK, PO BOX 5229, CINCINNATI OH 45201-5229, address filed with court;, US Bank/RMS CC, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201
cr	##+	Eric Waldorf, 803 5th Street, Union Beach, NJ 07735-2825
518360524	##	Eric A. Waldorf, 803 5th Street, Union Beach, NJ 07735-2825

TOTAL: 1 Undeliverable, 2 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

**complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 21, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 19, 2021 at the address(es) listed below:**

<b>Name</b>	<b>Email Address</b>
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Elizabeth L. Wassall	on behalf of Creditor Wells Fargo Bank N.A. ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Kevin Gordon McDonald	on behalf of Creditor Toyota Motor Credit Corporation kmcdonald@kmllawgroup.com bkgroup@kmllawgroup.com
Robert C. Nisenson	on behalf of Debtor Karen L Waldorf r.nisenson@rcn-law.com doreen@rcn-law.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com
Scott J. Goldstein	on behalf of Creditor Eric Waldorf sjg@sgoldsteinlaw.com cmecf.sgoldsteinlaw@gmail.com;notices@uprightlaw.com;G31979@notify.cincompass.com
Thomas S. Onder	on behalf of Creditor Stark & Stark P.C. tonder@stark-stark.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William M.E. Powers	on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com
William M.E. Powers, III	on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com

TOTAL: 11